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# The San Diego REALTOR®

What's Happening at SDAR • February 2010

## 2010 INSTALLATION DINNER CELEBRATES ASSOCIATION LEADERS

On January 16 the San Diego Association of REALTORS® was pleased to host the 2010 Installation Dinner at the new Hilton San Diego Bayfront. The evening featured the honoring of 2009 President Erik Weichelt, the announcement of the Awards of Excellence & Volunteers of the Year awards, the swearing in of the Board of Directors, and of course, the installation of 2010 President Mark Marquez.

The evening's festivities began with a reception for SDAR's Young Professionals Network who socialized while enjoying a fabulous view of the bay. The group was joined by guest speaker Dan Migala, the Vice President of Corporate Solutions for the San Diego Padres, who discussed the key components of networking and how to maximize it.

Several elected officials joined members for the President's Circle Reception which helped raise money for SDAR's political action committees. Those in attendance had the chance to talk one on one with Congresswoman Susan Davis, Assemblyman Nathan Fletcher, County Supervisors Greg

Cox & Ron Roberts, San Diego City Councilmembers Kevin Faulconer, Todd Gloria & Tony Young, San Diego City Attorney Jan Goldsmith, Chula Vista Cheryl Cox, as well as various other local dignitaries.

The Installation dinner kicked off with a salute to our nation's military. Assemblyman Nathan Fletcher and war hero Mr. Frank Field lead the Pledge of Allegiance. Mr. Field also shared some heroic stories from his time on the European front in World War II.

After a touching invocation by Victor Marquez (Mark's father), the Mistress of Ceremonies for the evening, Arthel Neville of Fox 5 News, commenced the program by joining 2009 President Erik Weichelt in honoring several outstanding individuals. Erik presented Mary Ann Kelly with the President's Award and named Jacqueline Oliver and Denise Matthis 2009 Volunteers of the Year. They then announced the Awards of Excellence winners:

**REALTOR® of the Year:**  
Linda Lee, Prudential California Realty

**Broker of the Year:**  
Rick Snyder, R A Snyder Properties, Inc.

**Office Manager of the Year:** Leslie Kilpatrick, Willis Allen Real Estate

**Affiliate of the Year:** Karen Bates, Military Home Programs

2009 President Erik Weichelt was honored for his leadership by numerous elected officials. After a slideshow homage to the year gone by, Erik shared his gratitude for having been able to serve the Association.

SDAR was fortunate to have 2010 C.A.R. Treasurer Don Faught install the 2010 Board of Directors, while 2008 NAR President Dick Gaylord administered the oath of office to 2010 President Mark Marquez. Mark took to the podium and promised to continue to lead the association in the right direction. He committed to improving existing services and benefits and to providing new opportunities for members.

All in all, it was a great evening. A special thank you goes to our sponsors, elected officials, special guests, Miss San Diego, and the Navy Color Guard.





## PRESIDENT'S PERSPECTIVE

ing that part of the county. This means we now have 5 locations to serve you. Our members have demanded we service them countywide and we have met the challenge!

In the first week of this month, myself and my fellow C.A.R. Directors went to Indian Wells for the annual California Association of REALTORS® business meetings. We spent several days attending various committee meetings to help better our industry and to participate in the decision-making process on behalf of our nearly 12,000 local REALTORS®. There will be exciting and important changes coming your way soon which SDAR will share in coming communications.

I would be remiss if I didn't mention the Installation Dinner on January

16. I had a great time and was truly humbled by the kind words said about me and the many people that showed up to support me. It was an honor to be in a room with so many past and present SDAR leaders, and the many members of SDAR. Congratulations to the Awards of Excellence winners, the Volunteers of the Year, and to the Officers and Board Members installed that evening.

I've been meeting with various media outlets, and will continue to, so that SDAR will remain the trusted voice of real estate. SDAR also has a new monthly spot on KUSI in the Morning on the first Monday of every month. Tune in as I share the latest in market news and sales statistics.

Speaking of statistics, there was a

slowing in sales in January compared to the previous month; 38 percent for detached properties and 22 percent for attached. When comparing January 2010 to January 2009, sales were also down for single family homes by about 15 percent. Sales of attached units slowed, but were still up just over 3 percent from the same time last year. And in keeping with the trend we have been following, the median sales prices were up just over 10 percent from one year ago. See the inside pages for more detailed statistics.

I hope business is treating you well. Until next time.

Sincerely,  
Mark Marquez

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## FROM THE DESK OF THE CEO

Where to begin? The staff at SDAR has been busier than ever planning classes and events, not to mention improving and expanding on services and benefits. We recently installed a new phone system that will allow us to better manage the nearly 8,000 calls we receive each week. We appreciate your patience in these busy months as we work to address all your membership services needs.

Please save the morning of March 26 on your calendars for the first-ever SDAR Short Sale Summit. Short sales are still dominating much of the market and there is always more information that can be shared

on the subject. We will bring you a panel of experts, including representative from major banks, REALTORS®, and real estate attorneys to present timely information and answer your questions. Registration and a light breakfast are scheduled from 8 a.m. to 9 a.m., the summit is from 9 a.m. to 12 p.m.

I'd like to remind all members to take advantage of the partnerships we have established with various vendors, many of which entitle you to discounts on valuable services. AgentPro 247 helps with lead generation, and My Neighborhood Agent and vFlyer provide marketing services all at a 10% discount.

MongoFAX is free for SDAR members! These are just some of the valuable partnerships we have in place. Visit the "Tools, Services, and Discounts" page, part of the REALTORS®/Membership section on [www.sdar.com](http://www.sdar.com) for more.

Speaking of our website, our Buyers/Sellers section has recently been updated so as to provide a broad range of resources to consumers. One of the resources that will be available on this page in the coming month will be our searchable database of SDAR members. Buyers and sellers will be able to search for a REALTOR® by designation, language, specialty area, and more. Look for a communication from



MICHAEL T. MERCURIO

SDAR regarding the launch of this great new feature.

I hope to have much more to share with you next month. In the meantime, I wish you continued success in 2010!

Sincerely,  
Michael T. Mercurio

## BOARD OF DIRECTORS HIGHLIGHTS OF JANUARY 2010 MINUTES

• **President's Report:** Mark Marquez expressed that it is a privilege and an honor to serve as the 2010 president of SDAR, which is now the second-largest association in the state.

• **Vice President's Report:** Raylene Brundage reported that she is glad to be serving this year, and will begin scheduling her visits to the local caravans.

• **Chief Executive Officer's Report:** Mike Mercurio reported that the South Bay Service Center grand opening was held January 14, and that nearly 150 members in that area have been recruited since the beginning of December. He also announced the hiring of Government Affairs Director Scott Molloy.

• **Committee Business:** Risk Management Task Force Chair Dwight Tinker reported that the task force has met to outline issues and proposed solutions in order to determine possible violations of the Code of Ethics and Sandicor MLS rules. An REO and short sale listing agent will be invited to the next task force meeting to provide a balanced approach to the issues.

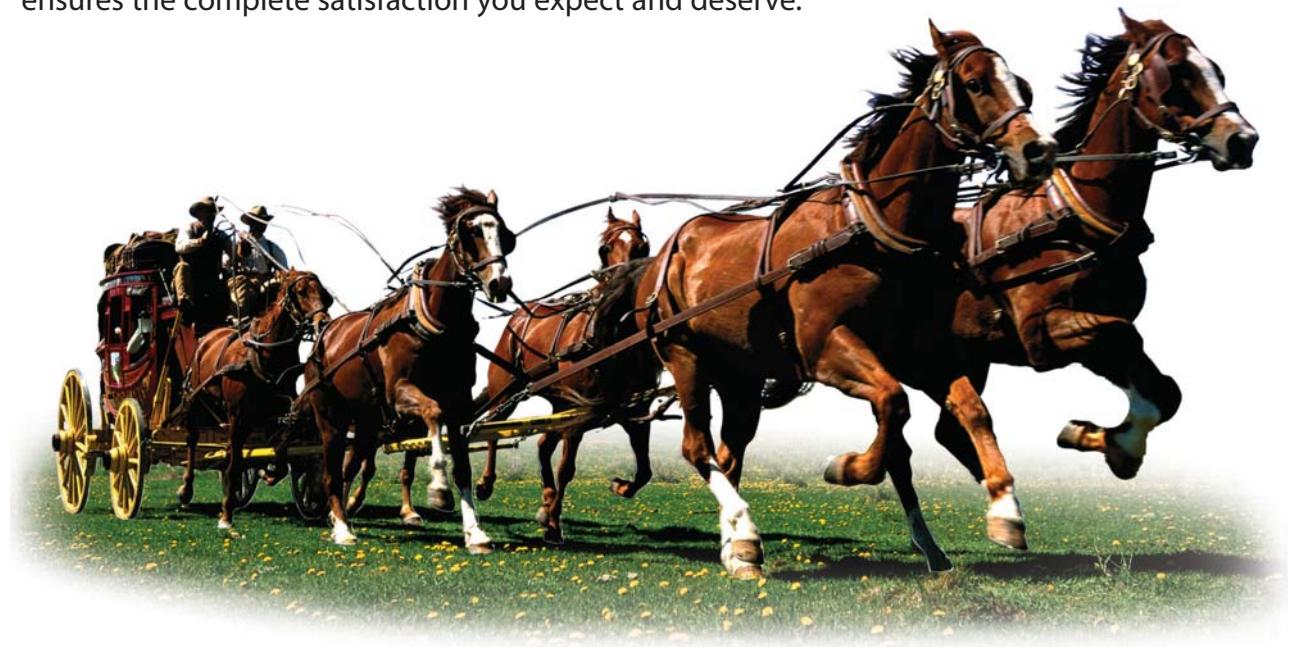
• **New Business:** Vice President Brundage reported that San Diego City Councilwoman Donna Frye will be holding a first-time home buyers workshop for her district at SDAR at the end of January.

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# JANUARY REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

## **Designated REALTORS®**

Carlo Achdjian - Carlo Achdjian  
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Danyel Brooks - Beyond Property Management  
Jaysen Brown - Providence REALTORS®  
Jorge Castellon - Discover Real Estate  
Charla Cranor - Wind & Sea Realty, Inc  
Richard Davis - The Solvere Group  
Kirk DeClark - Emmeg Corp.  
Ryan Dentt - Dent Properties  
Jeffrey Douglass - RealtyV2  
Godfrey Duke - Godfrey Lawrence Duke III  
Neil Frumkin - NDF Investments  
David Gabaeff - Luxeco Real Estate Services  
Ehud Gersten - Ehud Gersten  
Nancy Ghanem - Franchise.co, Inc.  
Alexander Gonzalez - Pacific States Realty  
John Hartman - Century 21 Mission  
Roger Holtsclaw - Dimensions In Real Estate  
Marc Iacono - Real Estate Capital Advisors  
Kim Isbell - Kim Marie Isbell  
James Konrath - LKM Realty Corp.  
Tonette Mahan-Dease - Principles Realty  
Ricardo Mata - MLCG, Inc.  
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Nancy McDonald - Nancy McDonald R.E. Broker  
Francesca Meram - Avenu Realty Group  
Roxanne Montemayor - Roxanne Montemayor  
Terry Nicholas - Terry J. Nicholas  
Joseph O'Keefe - Southwest Investments  
Levi Ortiz - Network Realty & Mortgage  
Kristopher Palomares - Innovative Capital Corp.  
Joseph Piepenkotter - Joseph Lee Piepenkotter  
Julian Pustilnik - ADM Realty  
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William Yeager - RealEstate.com

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Rania Azzazi - Century 21 Award

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Nien-Tsu Feng - Century 21 Award  
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Virginia Guiab - Glenn D. Mitchel, REALTORS®  
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Jeff Harvey - Keller Williams La Jolla UTC  
Nelson Heintz - Cheers Properties  
Ashela Herrera - Prudential California Realty  
Michael Herzog - Keller Williams La Jolla UTC  
Richard Hester - Premier Realty Associates  
Mari Hillhouse - Century 21 Award

Greg Horman - Prestige Properties & Finance

Margaret Irving - Ascent Real Estate, Inc.  
Marci Jardine - Allison James Estates & Homes  
Adria Jefferson - Stonegate Realty & Mortgage  
Patsy Jones - Coldwell Banker Borrego  
Shannon Jones - Turnkey Homes And Loans  
Reinaldo Kahn - Realty Executives Dillon  
Wolfram Kalber - Russ Eskilon Real Estate  
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Svetlana Kira - Keller Williams Carmel Valley  
Lezley Knott - Century 21 San Vicente, Inc.  
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Jeannie Labor - Top Notch Realty, Inc.  
Alice Landry - Spirit Realty  
Angelo Lardizabal - Avenue Realty Services  
Paul Mark Ledgerwood - Keller Williams Realty  
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Ryan Litherland - Keller Williams Realty  
Crystal Little - Sellstate Next Generation  
Claudette Lobbins-Reynolds - Coldwell Banker Vista  
Alfred Lozano - Keller Williams Realty  
Roberto Lucero - Your Money Store, Inc.  
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James Saunders - Prudential California Realty  
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Arturo Sicairos - Southwest REALTORS®  
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Richard Sinnett - Millennium 3 Realty  
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Shelly Snoderly - American Realty & Finance  
Rosemary Snow - Scott Anastasi Realty  
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# IT'S YOUR BUSINESS...

J.R. Thrasher, Business Development Specialist

Most agents spend more time planning their family vacation than they do planning for the success of their business. It's true: Less than 5% of all agents currently have a formalized business plan. This series of articles will examine the components of creating a successful real estate business plan. Each month we will explore one of the following topics:

- Business Planning
- Exit Strategy
- Lead Generation
- Systems
- Training
- Coaching & Accountability
- Websites for Agents
- Database Marketing
- Farming Strategies
- Open House Strategies
- Listing Inventory

## Business Planning

Pareto's Principle, known as the 80/20 rule, states that 20% of the people produce 80% of the results. Or, 80% of your results will result from 20% of your activity. In any case, the rule holds true... except in real estate. Statistically, in real estate, the end results are more drastic. 95% of the results are produced by only 5% of the real estate agents. The rhetorical question is, How do you break into and remain in the 5%?

Let's discuss the process. The first step is to determine your income "commitment" for your next year in real estate. There is no figure that is out of the question. It is entirely up to you and your motivation. You have heard this before:

"Whatever you can do, or dream you can do, begin it.

Boldness has genius, power, and magic in it." - Goethe

## Let's look at some numbers:

This plan is based on an 11-month year and a 4-day workweek. Let's face it, we got into this business to set our own schedules and have free time for ourselves, right?

Your Commitment Income is \$95,000

Your Average Home Sale Price is \$289,000

Your Average Commission Rate is 3%

Notice that I have labeled your income "commitment income" instead of "goal." "Goal" is the most overused word in business today. How many times have you heard "Set your goal high and see how close you get to it!" or, "How close did you get to your goal?" We hear it all the time. However, a "Commitment" is entirely different. You must hit or accomplish a commitment!

## The difference between a goal and a commitment is the result!

This table is broken down to indicate to you how many appointments, contracts, and closings you will need to achieve your commitment. For this exercise I have used various industry benchmarks. The results and those benchmarks will vary with your knowledge, practice and experience.

Transactions Total: 14

Listings Closed: 8

Buyers Closed: 6

## Listings

Listings Closed: 8

Conversion %: 88%

Listings Taken: 9

Listing Appointments %: 90%

Listing Appointments needed: 10

Leads converted to Appts. %: 20%

**Listing Leads needed:** 50

## Buyers

Buyers Closed:	6
Conversion %:	95%
Buyers Offers Accepted:	6
Buyers shown who wrote %:	70%
Buyers Appts. Needed:	9
Lead Conversion %:	20%
<b>Qualified leads needed:</b>	<b>45</b>

Based on the numbers you will need to generate the following in order to achieve your commitment of 14 transactions.

# Per Year	Per Month	Per Week	Per Day
95 Leads	8.6	1.97	.49
19 Appointments	1.7	.39	.098

These estimates are conservative estimates assuming only mediocre presentation and sales skills. I suggest you track your numbers and break them down into monthly, weekly and daily numbers as shown above. Can you follow up on 2 leads per week and 2 appointments per month? Sure you can! This plan makes it possible for you to close 14 transactions per year and achieve your commitment with ease.

The following is also important to review consistently to measure your results and manage your activities closely.

## Expenses

Advertising	9%
Supplies	6%
Auto	3%
Postage	2%
Professional Fees	1%
Miscellaneous	1%

Now that you have established the foundation of your business plan you are ready for the next step: Developing an "exit strategy." No one wants to work forever, so in next month's article we will develop the exit strategy for your business plan.

Remember, it's your business...

J.R. Thrasher is a member of SDAR's Communications Committee. For questions regarding your business planning needs you can contact J.R. at Success@SanDiegoRealEstateCareer.Com.

New Year...  
it's time for,

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### Team Building Plan-

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# THE NEW C.A.R. PURCHASE AGREEMENT IS COMING!

By Edwin Estes Jr., Esq.

This April, perhaps sooner, the California Association of REALTORS® will be releasing the new Real Property Purchase Agreement (RPA-CA). The last time C.A.R. made a major change in the RPA-CA was in 2002 so agents statewide will want to familiarize themselves with the new agreement because many of the familiar paragraphs have been rearranged and renumbered. Although the form will still be still limited to eight pages, there have been several major changes which may cause agents some confusion.

Brokers and office managers are also urged to become familiar with the changes since the Department of Real Estate will expect them to supervise and train their agents as to the proper use of the new contract. While zipForm® (formerly WINForms®) will automatically update the RPA-CA, agents who are purchasing paper forms will want to be sure not to overstock on the old forms so as not to be stuck with outdated contracts. zipForm®

should also automatically update any outdated forms in agents Template Files on zipForm®. Documents saved in Transaction Files will not be updated. Agents with questions regarding the difference between template and transaction files should contact their broker or manager.

Some of the more notable changes are that "Agency" is being moved from paragraph 27 to paragraph 2. This makes sense because agency should be confirmed as soon as possible in a transaction. In addition, the defaulting language in the new contact will have the buyer retain the deposit check until acceptance and then deliver it to escrow within 3 business days. This will now relieve agents from logging in deposit checks at their office as a trust fund. Agents will still be able to take possession of a check by electing to do so (by checking a box) on the form.

The Financing section has been rewritten with a greater emphasis given to FHA and VA loans due to statutory changes and the mar-

ket. Allocation of Costs has received changes, particularly regarding wood-destroying pests. The addition of the WPA form is now in paragraph 11 (Other Terms and Conditions) on page 4, while the decision of who will pay for the inspection is in paragraph 5 on page 2.

#### **Other paragraphs that have received some minor changes, include:**

- 14. Time Periods for Removal of Contingencies
  - 23. Definitions
  - 24. Broker Compensation
  - 27. Dispute Resolution
- ...as well as Presentation of Offer on page 8.

Agents wishing to get a glimpse of the new agreement can do so by going to: <http://www.car.org/legal/standard-forms/rpa-study-group-input/>

Again, the contract is still eight pages and most of the wording remains in its old form. However, since many of the paragraphs have been renun-

bered, this may create some confusion for managers reviewing files (and momentary looks of uncertainty from popular RMS instructors Mike Spilger and Rick Waite as they attempt to answer questions during Conquering Contracts classes.)

Fortunately, your San Diego Association of REALTORS® has taken steps to provide courses on the new form. New three-hour training classes (DRE Continuation Education Credit pending) have been scheduled for March 19 and April 16 at the Kearny Mesa office. Seating is limited so members are encouraged to sign up early. Contract Essentials, the 8-hour class on the Residential Listing, Buyer Representation, Purchase and Counteroffer Agreements has also been updated with the new purchase agreement.

*Edwin Estes is the Real Estate Coordinator and Professor of Real Estate at Mt. San Antonio College in Walnut, California. He is a Master Instructor for C.A.R. and author of several courses for SDAR.*

## C.A.R. WARNS OF "AS IS" STANDARD FORM

Members have reported that some investor buyers are using an "As-Is Contract for Sale and Purchase" form which fraudulently claims to be approved by the California Association of REALTORS® (C.A.R.). C.A.R. has not reviewed or approved the form.

The "As-Is Contract for Sale and Purchase" form, which is referenced at the bottom as "FAR/BAR ASIS," appears to have been modeled after a purchase agreement approved by the Florida Association of REALTORS®.

This standard form agreement has been used by Greenhills Financial Investment, LLC, among others. C.A.R.'s Legal Department is vigilantly pursuing this matter, which includes issuing cease-and-desist letters against anyone

using the form. C.A.R. has no business affiliation whatsoever with Greenhills Financial Investment or the form's publisher. C.A.R. currently has no standard form with the words, "As Is," in the title.

REALTORS® who come across the form are encouraged to report the matter to C.A.R. by contacting Nicole Briggs at [nicoleb@car.org](mailto:nicoleb@car.org).

#### **New rule affects homeowners in foreclosure avoidance program**

The U.S. Dept. of the Treasury and the Dept. of Housing and Urban Development (HUD) recently announced changes to its Home Affordable Modification Program (HAMP). The changes, designed to help improve the conversion from trial loan modifications to permanent modifi-

cations, take effect June 1. Mortgage servicers may elect to implement the changes sooner.

- Under previous guidelines, homeowners were not required to document their incomes prior to receiving a trial mortgage modification. The trial modifications typically lasted three months, during which time the servicer was supposed to collect documents to verify the homeowner's income. If the borrower met the monthly obligations and submitted the required paperwork, the modification was supposed to be made permanent. However, many homeowners failed to provide the necessary paperwork, or the loan servicer lost the
- The updated process requires that servicers collect three documents prior to granting a trial mortgage modification: A formal application, including a description of the hardship created by the mortgage; proof of income, such as two recent pay stubs or the most recent profit and loss statement for self-employed borrowers; and a form authorizing the Internal Revenue Service to release tax data to the servicer.
- If the borrower meets the modified payment requirements for three months, the modification automatically will be made permanent. The Treasury Department also said it will allow servicers some discretion in making loan modifications permanent only if minor paperwork is missing. This will help address a large backlog of incomplete modifications.
- Under the plan, servicers also will be required to respond within 10 days to an initial request for a modification. Once documents are provided, the servicer will have one month to let borrowers know whether they qualify for a trial modification.

• Servicers also must calculate whether the lender or current owner of the loan will benefit from a mortgage modification, or if foreclosing on the property is in the loan owner's best interest. If the loan owner will benefit from a modification, the servicer is required to grant the modification. Requiring borrowers to provide financial documents up front will enable servicers to decide if a modification or foreclosure is the best option.

*Source: LA Times*

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# CHULA VISTA REVAMPS RESIDENTIAL ABANDONED PROPERTIES ORDINANCE

On January 26, the Chula Vista City Council approved important changes to their Residential Abandon Properties Ordinance (also known as the "Vacant Properties Ordinance"). After more than an hour of testimony by individual South Bay REALTORS®, PSAR, and SDAR on the problems and unintended consequences of the ordinance, the city council voted unanimously to revamp the ordinance and set up a process for REALTORS® and city staff to resolve outstanding concerns.

The revised ordinance exempts short sales and properties in default that are listed as for sale or rent. Properties fitting this description will not be subject to liens provided that a "for sale" sign is posted on the property or the property is listed in the MLS. The ordinance still applies to properties that have been the subject of a foreclosure (REO's) and any properties that have been transferred under a Deed in Lieu of Foreclosure.

The ordinance maintains the requirement that properties that fall into default shall be registered with the city. However, registration can now be completed with no city fee through the national Mortgage Electronic Registration System (MERS) database in lieu of registering with the city.

And in perhaps what was a clear signal from the city council that the city's code enforcement approach was amounting to excessive fines and liens, the council voted unanimously to cut fines in half. The reduced fines will only apply for the first 30 days of the violation. However, the city council will review any potential negative effects of the reduced fines on code enforceability in six months.

Finally, the city council followed up their approval of these important changes with direction to staff to establish a formal process to resolve the outstanding issues with the REALTOR® community and return to

the city council in 60 days with additional recommendations for improving the ordinance.

The outstanding issues include the questionable nature of some of the violations and fines, case stories of properties that were purchased and completely restored only to be hit with excessive liens, and properties that contain structures built without permits also being targeted by code enforcement to the chagrin of hapless new buyers.

We need to hear from you on what your personal experience has been in Chula Vista with this ordinance. Please let us know of any specific cases you've been involved in where liens were placed or code enforcement actions were taken on a distressed property (in Chula Vista or elsewhere). Please provide us with the details of the case such as the nature and history of the violation(s), whether any liens were recorded and, if so,



SCOTT MOLLOY

what amount, what steps, if any, were taken to resolve the violations and/or remove the liens. Any information you provide will be kept confidential and no specific cases will be shared with the city. This information will be used solely for the purpose of outlining the issues that still need to be resolved with the city's ordinance and code enforcement approach.

Over the next couple months, SDAR will be working with the city to identify these remaining problem areas and to bring forward solutions to the city council. We will also be taking the lead in assisting C.A.R. with crafting legislation for a consistent, equitable statewide approach to the abandoned properties issue. Thank you for your help in resolving this issue and thank you for your commitment to SDAR. Email your experiences to [govaffairs@sdar.com](mailto:govaffairs@sdar.com).

## UPCOMING EVENTS

### SHORT SALES SEMINARS IN EAST COUNTY

#### SEMINAR TOPICS

"Can't live with them, can't live without them...So here's how to survive them"

#### Session 1

The Wachovia Short Sale Field Team is hosting a seminar in which you will:

- Learn about Wachovia's streamlined process to change buyer and seller perceptions of short sales
- Find out how Wachovia handles short sales compared to other companies
- Receive information about the short sale inventory in your community
- Hear about Wachovia's approach to "pre-approved" short sales

#### Session 2

Jackie Oliver, Esq., and Arnie Fry of Century 21 will discuss short sales from a Risk Management perspective:

- Is a short sale in my client's best interest?
  - Am I going to get sued by an attorney later?
  - Should I do it myself or hire a negotiator?
  - Which short sale forms do I use?
  - What are MLS rules concerning short sales?
  - At what price should I advertise my listing?
  - Should my client make a counteroffer?
- ... and more!

#### Presenters:

Laurie Rouse, Wachovia (Session 1)

Jackie Oliver, Esq. & Arnie Fry (Session 2)

#### THURSDAY, FEBRUARY 25, 2010

\*SIGN UP EARLY FOR THESE POPULAR SESSIONS\*

#### Seminar Times:

Session 1: 9:00 a.m. -10:30 a.m. (Wachovia)

Session 2: 10:45 a.m.-12:30 p.m. (Risk Mgmt.)

#### Check In:

30 minutes prior to start

#### Location:

Ronald Reagan Community Center

195 East Douglas Avenue, El Cajon, CA 92020

#### Price (for each session):

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All Others..... \$25

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# SDAR SERVICE CENTER GRAND OPENING A SUCCESS

On Thursday, January 14, the San Diego Association of REALTORS® held the Grand Opening event at the new South County Service Center. Nearly 200 real estate professionals attended and enjoyed lunch catered by The Brigantine.

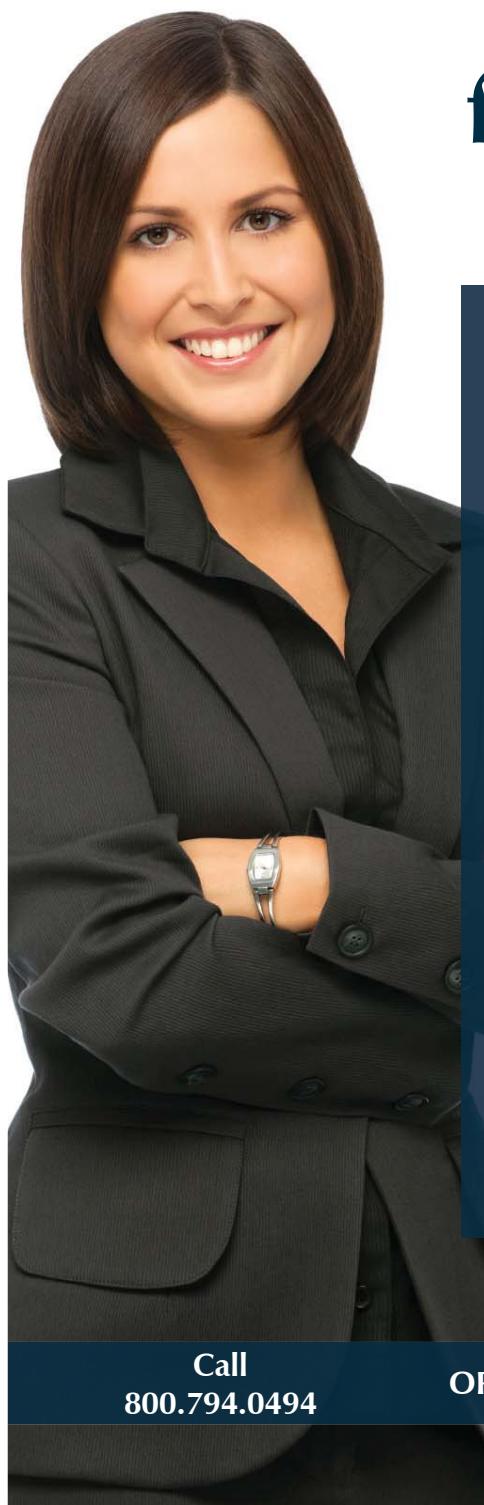
South County real estate professionals saw first-hand the continued value of SDAR membership, including a Service Center offering full member services, business and conference center, retail store, and training/seminar facilities.

"With nearly 2,000 of our members either living or working in the South County area, and after listening to those members, SDAR understood the need for a service center in South County," said Mark Marquez, 2010 SDAR President. "We were able to make this happen."

The entire package of membership benefits that SDAR provides has spurred many REALTORS® from another association to transfer to SDAR. REALTORS® who transfer now are joining over 400 other colleagues who have decided to do the same.

The South County Service Center is open from 8:00 a.m. to 6:00 p.m. Monday through Friday, and from 9:00 a.m. to 1:00 p.m. on select Saturdays. In addition to providing all Membership Services and a REALTOR® Store, many training seminars are scheduled at this location. We encourage you to visit this new location at 884 Eastlake Parkway, Suite 1629, Chula Vista, CA 91914 (Village Walk at Eastlake Shopping Center). For more information on the trainings held at this location, please visit the "Education" section at [www.sdar.com](http://www.sdar.com).





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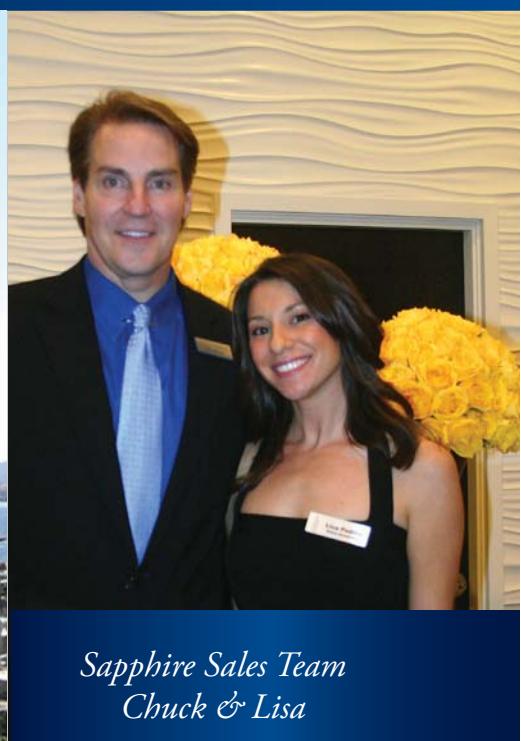
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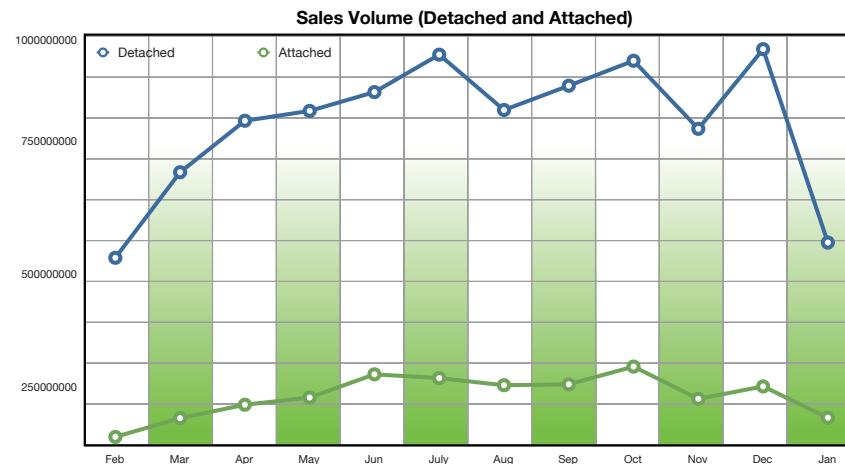
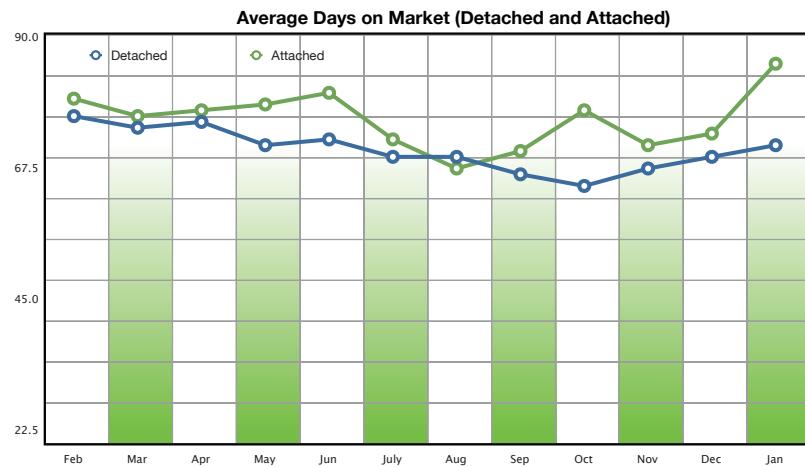
# JANUARY STATISTICS DETACHED HOMES

Current Year - 2010				Previous Year - 2009				Current Year - 2010				Previous Year - 2009					
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	8	8	175	175	\$375,000	\$375,000	15	15	71	71	\$405,000	\$405,000	22	22	77	77
91902	Bonita	9	9	90	90	\$530,000	\$530,000	9	10	77	79	\$455,000	\$440,000	24	24	68	68
91905	Boulevard	1	1	77	77	\$125,000	\$125,000	0	0	0	0	\$0	\$0	0	0	0	0
91906	Campo	3	3	64	64	\$180,000	\$180,000	5	7	180	148	\$166,750	\$166,750	11	11	289	289
91910	Chula Vista	21	21	61	61	\$325,000	\$325,000	22	25	62	65	\$342,500	\$335,000	92068	San Luis Rey	0	0
91911	Chula Vista	29	29	65	65	\$312,000	\$312,000	34	36	66	71	\$292,500	\$288,000	22	22	65	65
91913	Chula Vista	31	31	79	79	\$355,000	\$355,000	53	56	56	55	\$380,000	\$380,000	92070	Santa Ysabel	1	1
91914	Chula Vista	14	14	66	66	\$570,000	\$570,000	24	26	64	69	\$507,500	\$507,500	92071	Santee	16	16
91915	Chula Vista	16	16	63	63	\$349,500	\$349,500	38	41	79	86	\$360,000	\$360,000	92075	Solana Beach	10	10
91916	Descanso	1	1	25	25	\$227,500	\$227,500	1	1	72	72	\$105,000	\$105,000	92078	San Marcos	19	19
91917	Dulzura	0	0	0	0	\$0	\$0	1	1	46	46	\$200,000	\$200,000	92081	Vista	12	12
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Valley Center	14	14
91932	Imperial Beach	10	10	41	41	\$273,500	\$273,500	4	4	39	39	\$302,500	\$302,500	92083	Vista	15	15
91934	Jacumba	1	1	17	17	\$13,000	\$13,000	3	3	27	27	\$34,000	\$34,000	92084	Vista	26	26
91935	Jamul	8	8	106	106	\$411,250	\$411,250	2	2	66	66	\$194,950	\$194,950	92086	Warner Springs	0	0
91941	La Mesa	13	13	73	73	\$405,000	\$405,000	18	21	74	71	\$327,750	\$335,000	92091	Rancho Santa Fe	0	0
91942	La Mesa	6	6	57	57	\$297,000	\$297,000	12	12	70	70	\$325,000	\$325,000	92093	La Jolla	0	0
91945	Lemon Grove	13	13	82	82	\$245,000	\$245,000	20	22	57	55	\$12,750	\$12,750	92101	San Diego Downtown	0	0
91948	Mount Laguna	1	1	177	177	\$96,600	\$96,600	0	0	0	0	\$0	\$0	92102	San Diego	8	8
91950	National City	16	16	66	66	\$186,750	\$186,750	22	28	83	73	\$208,000	\$205,500	92103	Mission Hills	4	4
91962	Pine Valley	1	1	31	31	\$245,000	\$245,000	1	1	18	18	\$839,000	\$839,000	92104	North Park	13	13
91963	Potrero	0	0	0	0	\$0	\$0	2	2	62	62	\$204,000	\$204,000	92105	East San Diego	12	12
91977	Spring Valley	31	31	70	70	\$299,000	\$299,000	41	46	74	71	\$206,000	\$213,000	92106	Point Loma	6	6
91978	Spring Valley	3	3	75	75	\$285,000	\$285,000	1	3	257	134	\$550,000	\$320,000	92107	Ocean Beach	6	6
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92108	Mission Valley	0	0
92003	Bonsall	2	2	248	248	\$468,318	\$468,318	2	4	60	100	\$549,950	\$549,950	92109	Pacific Beach	6	6
92004	Borrego Springs	3	3	199	199	\$138,500	\$138,500	3	3	336	336	\$150,000	\$150,000	92110	Old Town SD	4	4
92007	Cardiff By The Sea	3	3	126	126	\$577,000	\$577,000	1	1	167	167	\$1,800,000	\$1,800,000	92111	Linda Vista	11	11
92008	Carlsbad	7	7	56	56	\$682,500	\$682,500	4	4	63	63	\$463,250	\$463,250	92113	Logan Heights	13	13
92009	Carlsbad	25	25	64	64	\$725,000	\$725,000	21	21	83	83	\$600,100	\$600,100	92114	Encanto	43	43
92010	Carlsbad	3	3	22	22	\$438,000	\$438,000	6	6	142	142	\$433,000	\$433,000	92115	College Grove	19	19
92011	Carlsbad	4	4	59	59	\$747,500	\$747,500	8	8	100	100	\$697,500	\$697,500	92116	Normal Heights	10	10
92014	Del Mar	6	6	90	90	\$1,050,500	\$1,050,500	6	7	101	96	\$1,492,500	\$1,400,000	92117	Clairemont Mesa	20	20
92019	El Cajon	14	14	120	120	\$415,000	\$415,000	17	19	50	53	\$329,000	\$329,000	92118	Coronado	6	6
92020	El Cajon	18	18	53	53	\$282,000	\$282,000	24	26	55	56	\$279,500	\$279,500	92119	San Carlos	9	9
92021	El Cajon	23	23	101	101	\$285,000	\$285,000	23	27	81	84	\$289,000	\$300,000	92120	Del Cerro	10	10
92024	Encinitas	21	21	48	48	\$770,000	\$770,000	21	21	71	71	\$640,000	\$640,000	92121	Sorrento	2	2
92025	Escondido	11	11	83	83	\$325,000	\$325,000	24	25	57	56	\$214,750	\$210,500	92122	University City	2	2
92026	Escondido	32	32	34	34	\$340,000	\$340,000	33	35	81	78	\$295,000	\$279,900	92123	Serra Mesa	7	7
92027	Escondido	32	32	48	48	\$224,150	\$224,150	58	60	83	84	\$222,500	\$227,500	92124	Tierrasanta	8	8
92028	Fallbrook	32	32	71	71	\$338,000	\$338,000	20	24	109	102	\$327,500	\$320,000	92126	Mira Mesa	18	18
92029	Escondido	7	7	95	95	\$640,000	\$640,000	9	10	46	42	\$310,000	\$295,000	92127	Rancho Bernardo	23	23
92036	Julian	2	2	498	498	\$183,500	\$183,500	2	2	129	129	\$392,500	\$392,500	92128	Rancho Bernardo	18	18
92037	La Jolla	11	11	101	101	\$1,562,500	\$1,562,5										

# JANUARY STATISTICS ATTACHED HOMES

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	2	2	154	154	\$170,250	\$170,250
91902	Bonita	2	2	31	31	\$153,250	\$153,250
91905	Boulevard	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0
91910	Chula Vista	11	11	108	108	\$189,900	\$189,900
91911	Chula Vista	17	17	63	63	\$146,500	\$146,500
91913	Chula Vista	17	17	86	86	\$207,900	\$207,900
91914	Chula Vista	6	6	268	268	\$209,760	\$209,760
91915	Chula Vista	8	8	94	94	\$211,000	\$211,000
91916	Descanso	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0
91932	Imperial Beach	4	4	36	36	\$112,500	\$112,500
91934	Jacumba	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0
91941	La Mesa	2	2	172	172	\$143,000	\$143,000
91942	La Mesa	8	8	44	44	\$215,000	\$215,000
91945	Lemon Grove	3	3	130	130	\$115,800	\$115,800
91948	Mount Laguna	0	0	0	0	\$0	\$0
91950	National City	4	4	20	20	\$80,000	\$80,000
91962	Pine Valley	0	0	0	0	\$0	\$0
91963	Potrero	0	0	0	0	\$0	\$0
91977	Spring Valley	10	10	54	54	\$144,950	\$144,950
91978	Spring Valley	1	1	14	14	\$115,000	\$115,000
91980	Tecate	0	0	0	0	\$0	\$0
92003	Bonsall	2	2	29	29	\$136,575	\$136,575
92004	Borrego Springs	0	0	0	0	\$0	\$0
92007	Cardiff By The Sea	2	2	163	163	\$630,750	\$630,750
92008	Carlsbad	5	5	59	59	\$408,000	\$408,000
92009	Carlsbad	7	7	65	65	\$300,000	\$300,000
92010	Carlsbad	3	3	105	105	\$375,000	\$375,000
92011	Carlsbad	4	4	48	48	\$488,000	\$488,000
92014	Del Mar	1	1	123	123	\$887,500	\$887,500
92019	El Cajon	10	10	59	59	\$168,500	\$168,500
92020	El Cajon	19	19	106	106	\$96,000	\$96,000
92021	El Cajon	9	9	128	128	\$135,000	\$135,000
92024	Encinitas	13	13	81	81	\$445,500	\$445,500
92025	Escondido	3	3	108	108	\$132,777	\$132,777
92026	Escondido	13	13	64	64	\$142,000	\$142,000
92027	Escondido	12	12	76	76	\$108,500	\$108,500
92028	Fallbrook	0	0	0	0	\$0	\$0
92029	Escondido	1	1	84	84	\$144,000	\$144,000
92036	Julian	0	0	0	0	\$0	\$0
92037	La Jolla	15	15	139	139	\$522,000	\$522,000
92040	Lakeside	6	6	47	47	\$100,000	\$100,000
92054	Oceanside	9	9	58	58	\$312,000	\$312,000
92056	Oceanside	18	18	53	53	\$216,000	\$216,000
92057	Oceanside	25	25	164	164	\$157,000	\$157,000
92058	Oceanside	5	5	61	61	\$140,000	\$140,000
92059	Pala	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0
92061	Pauma Valley	0	0	0	0	\$0	\$0

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	1	1	40	40	\$305,000	\$305,000
92065	Ramona	6	6	47	47	\$134,950	\$134,950
92066	Ranchita	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	0	0	0	\$0	\$0
92068	San Luis Rey	0	0	0	0	\$0	\$0
92069	San Marcos	9	9	63	63	\$116,600	\$116,600
92070	Santa Ysabel	0	0	0	0	\$0	\$0
92071	Santee	19	19	83	83	\$166,000	\$166,000
92075	Solana Beach	5	5	184	184	\$695,000	\$695,000
92078	San Marcos	11	11	67	67	\$280,000	\$280,000
92081	Vista	4	4	62	62	\$196,500	\$196,500
92082	Valley Center	0	0	0	0	\$0	\$0
92083	Vista	5	5	34	34	\$182,000	\$182,000
92084	Vista	4	4	56	56	\$187,500	\$187,500
92086	Warner Springs	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	1	1	238	238	\$649,000	\$649,000
92093	La Jolla	0	0	0	0	\$0	\$0
92101	San Diego Downtown	65	65	107	107	\$355,000	\$355,000
92102	San Diego	4	4	31	31	\$129,500	\$129,500
92103	Mission Hills	14	14	93	93	\$355,000	\$355,000
92104	North Park	8	8	145	145	\$241,500	\$241,500
92105	East San Diego	12	12	63	63	\$76,950	\$76,950
92106	Point Loma	2	2	32	32	\$659,950	\$659,950
92107	Ocean Beach	12	12	64	64	\$267,500	\$267,500
92108	Mission Valley	14	14	80	80	\$250,000	\$250,000
92109	Pacific Beach	16	16	124	124	\$503,000	\$503,000
92110	Old Town SD	14	14	115	115	\$525,500	\$525,500
92111	Linda Vista	13	13	66	66	\$305,000	\$305,000
92113	Logan Heights	2	2	77	77	\$115,000	\$115,000
92114	Encanto	2	2	86	86	\$220,000	\$220,000
92115	College Grove	23	23	74	74	\$104,000	\$104,000
92116	Normal Heights	8	8	96	96	\$140,550	\$140,550
92117	Clairemont Mesa	12	12	61	61	\$179,950	\$179,950
92118	Coronado	3	3	175	175	\$2,011,000	\$2,011,000
92119	San Carlos	7	7	32	32	\$136,000	\$136,000
92120	Del Cerro	7	7	65	65	\$150,000	\$150,000
92121	Sorrento	2	2	70	70	\$379,500	\$379,500
92122	University City	16	16	69	69	\$252,500	\$252,500
92123	Serra Mesa	9	9	69	69	\$330,000	\$330,000
92124	Tierrasanta	2	2	108	108	\$293,750	\$293,750
92126	Mira Mesa	10	10	48	48	\$232,500	\$232,500
92127	Rancho Bernardo	16	16	88	88	\$240,000	\$240,000
92128	Rancho Bernardo	28</td					



## COMPARATIVE SALES - EXISTING HOMES - JANUARY 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume January 2010	\$194,088,850	7,600	-23,213	\$561,054,450	-2,973	-39,261
2 Average Sales Price January 2010	\$264,066	4,087	-1,796	\$482,835	14,311	-2,984
3 Median* Sales Price January 2010	\$210,000	10,520	-2,320	\$364,000	11,310	-5,450
4 Sold Listings January 2010	735	3,376	-21,809	1,162	-15,121	-37,392
5 Average Days on Market January 2010	85	13,333	16,438	71	-2,740	2,899
6 Total Sales Volume January 2009	\$180,379,370			\$578,247,001		
7 Average Sales Price January 2009	\$253,698			\$422,386		
8 Median* Sales Price January 2009	\$190,000			\$327,000		
9 Sold Listings January 2009	711			1,369		
10 Average Days on Market January 2009	75			73		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$194,088,850	-0.519		\$561,054,450	-9.256	
12 Average Sales Price YTD 2010	\$264,066	5.842		\$482,835	16,046	
13 Median* Sales Price YTD 2010	\$210,000	11,700		N/A	\$364,000	11,650
14 Sold Listings YTD 2010	735	-6,010		1,162	-21,803	
15 Average Days on Market YTD 2010	85	14,865		71	-2,740	
16 Total Sales Volume YTD 2009	\$195,101,377			\$618,284,615		
17 Average Sales Price YTD 2009	\$249,490			\$416,073		
18 Median* Sales Price YTD 2009	\$188,000			\$326,000		
19 Sold Listings YTD 2009	782			1,486		
20 Average Days on Market YTD 2009	74			73		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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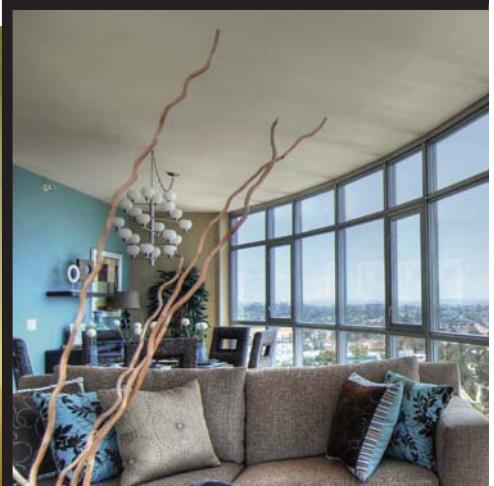
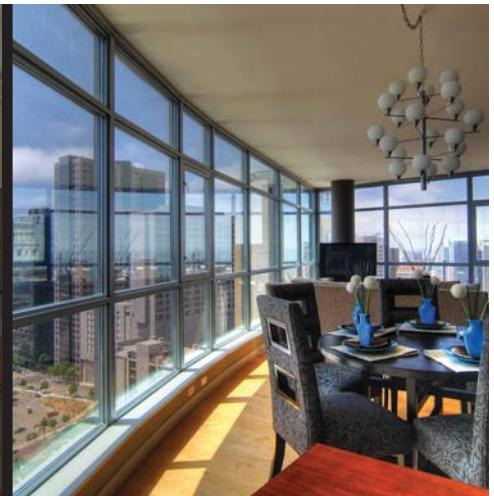
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## 2009: THE YEAR IN STATS

Depending on whom you talk to, 2009 could be seen as either a good or bad year in San Diego real estate. How about we look at it as a "better" year? 2009 had a great deal of positives when it comes to sold listings and median sales price.

For 2009 overall, sales increased 16.5 percent for detached homes and attached homes increased 17.8 percent compared to 2008, a year that itself saw a dramatic increase over 2007. Despite some of the delays experienced with short sales, properties moved rather quickly in 2009. On average, properties spent 6.4 less days on the market in 2009 than in 2008.

Despite monthly increases in 2009, the median sales prices decreased from 2008. The median sales price for detached properties in 2009 was \$355,000 compared to \$400,000 in 2008, which is an 11.3 percent decrease. For attached properties the median sales price in 2008 was \$245,000 while in 2009 it was

\$205,000, a 16.3 percent decrease. The 2009 median sales price for both types of properties also saw a vast improvement to where the San Diego market was from 2008, when the year-to-date median sales price was down 30 percent from 2007.

"We are pleased that sales in 2009 were up significantly over the previous year. Clearly consumers took advantage of the tax credit, low interest rates, an ample supply of short sale properties, as well as the great deals in the market," said 2010 SDAR President Mark Marquez. "Although the median sales price decreased since 2008, we remain optimistic after seeing an upward trend in median sales for the last 6 months of 2009."

### Here are some of the highlights:

#### Total Sold Listings

##### • Detached: 16.5 percent increase

2009 = 22,243

2008 = 18,686

##### • Attached: 17.8 percent increase

2009 = 11,773

2008 = 9,787

#### Annual Median Sales Price

##### • Detached: 11.3 percent decrease

2009 = \$355,000

2008 = \$400,000

##### • Attached: 16.3 percent decrease

2009 = \$205,000

2008 = \$245,000

### Annual Sales Volume

##### • Detached: .007 percent decrease

2009 = \$10,102,090,224

2008 = \$10,102,450,231

##### • Attached: 3.2 percent decrease

2009 = \$3,037,384,250

2008 = \$3,137,093,248

### Average Days on Market

##### • Detached: 5.33 percent decrease

2009 = 71

2008 = 75

##### • Attached: 7.4 percent decrease

2009 = 75

2008 = 81

Turn back to the center pages to see the first set of statistics for 2010!

## SDAR MEMBERS: LET'S HEAR FROM YOU!

Do you have a story about an interesting transaction that you would like to share? Or how about an article on an issue that you think your fellow REALTORS® need to read? SDAR is happy to consider articles submitted by members. To contribute to our monthly publication, please contact SDAR's Director of Communications Molly Kirkland at [mkirkland@sdar.com](mailto:mkirkland@sdar.com) or (858) 715-8026.



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1. Based on 2008 yearend statistics by Inside Mortgage Finance 1/30/09.  
2. Borrower must be 62 years of age or older. Call for more detailed program information. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2010 Wells Fargo Bank, N.A. All rights reserved. #158112 01/10-04/10





## RISK MANAGEMENT

# NEW SDAR CONFIRMING LETTER TEMPLATE PROMOTES SMART BUSINESS PRACTICE IN 2010

"If in doubt, disclose" is prudent advice for sellers in a California real estate transaction. "Confirm it in writing" is prudent advice for REALTORS®. "If in doubt, confirm!" is good advice for safer business practices in 2010. Confirming is now even easier with the new "SDAR Confirming Letter" template.

Confirming letters create a record to assist in defending real estate professionals when and if a need arises. Like a seatbelt, confirming letters only help when used properly. Although many transactions close safely and never require a second look, confirming letters may be the cheapest insurance if ever needed for defense against a claim.

It is critical to know what to confirm and how to confirm it. Specifically

when there is a question, an inquiry or a conversation about any number of important issues in a transaction, the conversation should be confirmed with the agent's advice to consult with an appropriate and qualified professional. For example, if a legal question arises, an agent wisely recommends legal questions be discussed with an attorney—then confirms it in writing. Likewise, if taxes enter the conversation, an agent reminds the client to get tax advice—then confirms it in writing. Finally, while walking the property, parties discuss property boundaries; an agent recommends the client consult a qualified specialist concerning property boundaries—again, confirms it in writing. Until recently, there have been few convenient methods to confirm such conversations. The San Diego Association of REALTORS®

Risk Management Committee recently created a template from which agents can create their own confirming letters. These letters, along with the assistance of your broker, legal counsel and/or the C.A.R. Hotline, create an added layer of protection from potential liability claims.

Even innocent conversations can later haunt the most experienced agents. It is important to stay alert and remember that real estate is a business. Real estate professionals must treat all conversations as serious and relevant because these conversations may later become both serious and relevant if a dispute arises. Confirming letters supplement the communications log which all professionals should maintain in each and every file. Staying current on both the confirming letters and the commu-

nication log is key to managing risk. With the advent of the "Confirming Letter" template and the Q & A "How to Complete the Confirming Letter," local agents will be well on their way to safer files in 2010.

To access the "Confirming Letter" template and the Q & A "How to Complete the Confirming Letter," SDAR members can simply log in to Internet Member Services through the "My Account" tab at [www.sdar.com](http://www.sdar.com). The form is located under the "SDAR Forms" section.

*Jacqueline A. Oliver, Esq. is a real estate attorney, is a member of SDAR's Risk Management Committee, and was named as one of SDAR's 2009 Volunteers of the Year.*

## UPCOMING EVENTS

## CONFIRMATION LETTERS

### A RISK MANAGEMENT BROWN BAG SEMINAR

**Friday, February 19, 2010**

Take this opportunity to improve your written communications and to practice drafting effective confirmation letters. This session offers valuable information for transactions as well as other business scenarios.

**The Basics:**

WHO: FROM Agents, Brokers, Managers TO Clients & Staff  
WHAT: Creates written evidence of oral communications  
WHEN: As often as necessary  
WHERE: Conversations at the property, the office and by phone  
WHY: To avoid confusion & avoid "he said/she said" situations  
HOW: Customize the new SDAR Confirmation Letter template

**Presenter:**

Jacqueline Oliver, Esq.

**Time:**

12:00 p.m. – 1:30 p.m.

**Check In:**

30 minutes prior to start

**Location:**

San Diego Association  
of REALTORS®  
4845 Ronson Court,  
San Diego, CA 92111

**Prices:**

SDAR REALTORS®..... \$10  
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# GPS & NAVIGATION SYSTEMS: SPECS THAT MATTER FOR REAL ESTATE

By Michael Antoniak

Most real estate professionals first encounter GPS as a navigational aid for turn-by-turn directions to one or more destinations. Today, this assistance is available in systems installed or temporarily mounted in your car, as computer software, and in increasingly popular services delivered to your cell phone or smartphone.

If you subscribe to the unlimited data plan offered by your cellular provider, navigation assistance may already be included, or available for as little as \$10 a month. With these services, you always have the latest information on street names and subdivisions without worrying about updating your maps.

Some smartphones now have built-in GPS receivers, and provide navigation services through special applications. If you're new to navigation systems, consider investigating mapping services on your smartphone or through your cellular provider before shopping for a dedicated system. Over the long term, navigation services delivered via a handset show great promise.

Dedicated GPS systems really shine in their larger display screens and in the extra features bundled around the navigation system. The first consideration is whether you want a fixed system, permanently installed in your dash, or a removable, portable system.

In-dash systems are now a standard option from new car dealers and also available on the aftermarket. Typically, GPS navigation is just one function of these audio/video systems. These fixed systems tend to boast most current top-of-the-line features including:

- Relatively large screens
- Voice and touchscreen control
- Spoken directions through the car's stereo system
- Bluetooth support for hands-free calling

In-dash systems are the most expensive option, typically in the \$1,000 or higher range.

For most, a portable system may be the more versatile solution. You can easily move these from car to car or to your PC to plan your day's itiner-

ary. They now start in the \$150 range, with prices climbing based on the feature mix.

Some step-ups worth considering include:

- Larger display size
- Voice recognition and voice prompts
- Street-level maps with 3-D renderings
- Bluetooth support

If you work, live, or commute in congested areas, real-time traffic alerts with rerouting could be an attractive option. When evaluating any portable, pay close attention to the user interface—how easy you can request and receive directions—and how easily you can install and remove the system in your car.

Ultimately the practical value of any navigation system for real estate depends on the accuracy of its map set. If your market area is undergoing significant development, with new subdivisions and streets, you need to know how often the map database is updated to reflect local changes. "Points of interest" included with the

maps can be a marketing aid when you're trying to show prospective buyers what else is in the neighborhood, and the features is a convenience when you want to find the nearest gas station or restaurant.

This ability to show what's in the surrounding area based on your location has spawned a new class of GPS-based real estate services. Integrated with the MLS or a listing database, these will automatically generate a map showing nearby property for sale, with photos and listing information, and deliver it to the client's handset based on its GPS coordinates.

Although these features show great promise for real estate, early adopters give them mixed reviews. So, test these services in your market area before committing to any long-term subscription.

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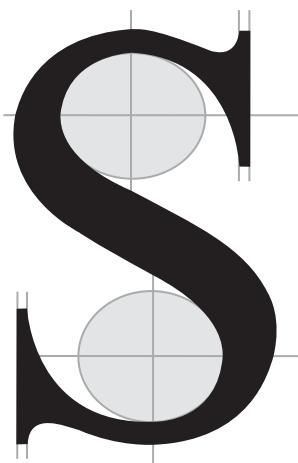
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- East County – 220 West Main Street, El Cajon
- Kearny Mesa (main office) – 4845 Ronson Court, San Diego
- Rancho Bernardo – 16383 Bernardo Center Drive, San Diego
- South County – 884 EastLake Parkway, Suite 1629, Chula Vista



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## UPCOMING EVENTS

**Understand the Short Sale Market to**

# Maximize your Return

**SAVE THE DATE!**

## Short Sale Summit

Information from a panel of experts.

**Friday, March 26, 2010**

**9:00 a.m. - 12:00 p.m.**

**8am - Registration & Continental Breakfast**

DoubleTree Hotel, Mission Valley



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**Petya Popova**  
858.699.4357



**Katy Warren**  
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# SAVE ON EDUCATION COURSES WITH THE FAST TRACKS TO SUCCESS

As a REALTOR®, you know that keeping up with the market and setting yourself apart from the competition is important. You have invested in SDAR and expect us to help you reach your professional goals, whether you have just joined us as new agent, or have been a member for decades.

That's why we have introduced the Fast Tracks to Success – educational tracks and professional development courses designed to lay the groundwork for your careers, build on your experience, and increase your business.

## The benefits of Fast Tracks:

- Maximize your learning potential
- Take courses specific to your real estate experience
- Save 40 to 60% compared to taking individual courses
- Eliminate the guesswork when deciding which courses to take

The five Fast Tracks to Success include both required courses and electives.

**REALTOR® Essentials Track** – Ideal for REALTORS® new to the industry (Less than 1 year of experience). These are six courses considered essential to

every REALTOR®. Learn how to protect yourself and your clients while mastering contracts and the art of negotiations. Specific courses include "26 Ways to Avoid Lawsuits," "Fair Housing," "Contract Essentials," and more.

*Cost: \$199 Value: Up to \$326*

*Six required courses to obtain certification (to be completed in six months)*

**Competitive Edge Track** – Perfect for REALTORS® who are ready to move beyond the basics and set themselves apart from the competition (1 to 3 years experience). Created for the REALTOR® who has mastered the essentials and

is ready to set themselves apart from their peers. The courses have been selected to help you grow your client base while learning some of the specific fields in the real estate industry. Specific classes include "Prospecting," "Effective Negotiating," "Open House Magic," "FHA" and more.

*Cost: \$249 Value: Up to \$360*

*Three required courses and four electives to obtain certification (to be completed in six months)*

**Professional Track** – Intended for REALTORS® who are experienced and want to break into niche markets (3 to 10 years experience). Now that you have quite a bit of experience in the industry, you need courses to fine tune what you've already learned and help you hone in on some niche markets. Specific class include "Accredited Buyer Representative," "Short Sales," "Innovative Marketing," "Navigating and REO Sale," and more.

*Cost: \$499 Value: Up to \$650*

*Three required courses and four electives to obtain certification (to be completed in 12 months)*

**Executive Track** – For the seasoned REALTOR® who wants to stay current and ahead of the rest (10+ years experience) The Advanced Track is intended for the seasoned REALTOR® who wants to keep up with continuing education and delve into some of the more complex aspects of real estate. Stay on top of your game by taking this track created for the ultimate real estate professional. Specific classes include "Certified Negotiation Expert," "Get Acquainted with Other Contracts," "Buyer/Seller or Landlord/Tenant," "Senior Real Estate Specialist," and more.

*Cost: \$299 Value: Up to \$470*

*Two required courses and three electives to obtain certification (to be completed in 12 months)*

**Specialist Track** – Designations are a key component of differentiating yourself from other REALTORS®. The Specialist Track is designed for those who want to be positions as an industry expert and see the value of obtaining key designations for credibility. Designations include Accredited Buyer Representative, Certified Residential Specialist, "Green" Designation, and more.

*Cost: \$799 Value: Up to \$1,050*

*Choose up to three designations*

*Also contact SDAR to find out how to apply for up to \$1,000 reimbursement for NAR-designated courses from the C.A.R. Education Fund.*

*For a complete Fast Tracks to Success brochure, contact your Member Services Representative at (858) 715-8040, or visit [www.sdar.com](http://www.sdar.com) and click on Education for more information.*

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the tower



the views



the lofts



the rooftop



the kitchens



# Education Schedule

Classes subject to change or cancellation.  
Check [www.sdar.com](http://www.sdar.com) for current information.

February	Class Name	Time	SDAR	All Others	Credits	Presenter	
16	<b>zipForm® Lecture</b>	9:00 pm – 11:00 am	\$10	\$10	NA	Kimber Backlund	
17	<b>You Be the Judge</b>	9:00 am – 12:00 pm	\$29	\$39	NA	David Bright, Esq.	
18	<b>New 2010 Laws Affecting Real Estate</b> (held at SDAR Kearny Mesa) (Free for PAC Contributors)	10:00 am – 12:00 pm	\$25	\$25	NA	Gov Hutchinson	
18	<b>New 2010 Laws Affecting Real Estate</b> (held at Coronado Community Center) (Free for PAC Contributors)	2:00 pm – 4:00 pm	\$25	\$25	NA	Gov Hutchinson	
18 & 19	<b>Senior Real Estate Specialist (SRES)</b>	8:30 am – 4:00 pm	\$359	\$399	NA	J. Alan Sappenfield	
19	<b>Confirmation Letters</b> (Risk Mgmt "brown bag" seminar)	12:00 pm – 1:30 pm	\$10	\$15	NA	Jackie Oliver, Esq.	
20	<b>RESPA Changes and the S.A.F.E. Act</b>	RESPA: 9:00 a.m. – 10:30 am SAFE Act: 10:45 am – 12:30 pm	\$32 Both \$25 Each	\$53 Both \$39 Each	NA	Theresa Ballard	
22	<b>Short Sales &amp; Foreclosures</b> (at South County Service Center) (RMS Members: \$89)	8:30 am – 5:00 pm	\$99	\$119	8CP (pending)	J. Alan Sappenfield	
23 & 24	<b>Get Acquainted with Other Contracts</b> (RMS Members: \$150)	9:00 am – 3:00 pm	\$188	\$206	10 CP	Kent Sharp, Esq	
25	<b>Short Sales</b> (with Wachovia - held in El Cajon)	9:00 am – 10:30 am	\$15	\$25	NA	Laurie Rouse	
25	<b>Short Sales</b> (Risk Mgmt perspective - held in El Cajon)	10:45 am – 12:30 pm	\$15	\$25	NA	Jackie Oliver, Esq. & Arnie Fry	
25	<b>zipForm® Online Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
25	<b>Red Flags: Title, Termite, Natural Hazards</b> (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4 CP	Michael Spilger, Esq.	
25	<b>When in Doubt... Disclose!</b> (RMS Members: \$65)	1:00 pm – 5:00 pm	\$81	\$90	4 CP	Michael Spilger, Esq.	
25	<b>e-PRO® Free Workshop</b>	1:30 pm – 3:00 pm	Free	Free	NA	Kimber Backlund	
26	<b>VA Seminar for REALTORS®</b>	11:00 am – 1:00 pm	\$10	\$15	NA	Karen Bates & Ken Bates	
March	Class Name	Time	SDAR	All Others	Credits	Presenter	
1	<b>Innovative Marketing Techniques</b> (ABR Elective)	9:00 am – 4:00 pm	\$99	\$129	NA	J. Alan Sappenfield	
2	<b>Tempo Training - Day 1</b>	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
3 & 4	<b>Accredited Buyer Representative</b>	9:00 am – 4:00 pm	\$299	\$325	NA	J. Alan Sappenfield	
6	<b>Notary Class &amp; Exam</b>	8:30 am – 5:00 pm	\$99	\$109	NA	Duane Gomer	
8 - 17	<b>Spring Extravaganza</b> (45 DRE renewal credits) * Price by Feb. 25    **Price after Feb. 25	8:00 am – 6:00 pm	\$198* \$216**	\$279* \$297**	45	Various Instructors	
9	<b>Tempo Training - Day 2</b>	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer	
18	<b>Short Sales &amp; Foreclosures</b> (at South County Service Center) (RMS Members: \$89)	8:30 am – 5:00 pm	\$99	\$119	8CP (pending)	Kathy Mehringer	
18	<b>RELAY® Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
19	<b>Revisions to the RPA Contract</b> (RMS Members: \$29)	9:00 am – 12:00 pm	\$39	\$49	NA	Ed Estes, Esq.	
20	<b>e-Negotiations</b>	9:00 am – 4:00 pm	\$99	\$115	NA	John Wenner	
22 & 23	<b>Real Estate Professional Assistant</b>	9:00 am – 4:00 pm	\$199	\$199	NA	J. Alan Sappenfield	

For easy registration, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040

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Community Development Financial Institution

February 16-28

March 1-27

# MARCH 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
	<b>New Member Orientation</b> 8:30 a.m. – 5:00 p.m. (National University) <b>Innovative Marketing Techniques (ABR elective)</b> 9:00 a.m. – 4:00 p.m.	<b>1 REIE Exchangers</b> 8:30 a.m. – 11:00 a.m. <b>Free Tempo Training (Day 1)</b> 9:15 a.m. – 4:30 p.m.	<b>2 Accredited Buyer Representative (Day 1)</b> 9:00 a.m. – 4:00 p.m.	<b>3 Accredited Buyer Representative (Day 2)</b> 9:00 a.m. – 4:00 p.m.	<b>4</b>	<b>5 Notary Class &amp; Exam</b> 8:30 a.m. – 5:00 p.m. <b>One-Day Prep Course</b> 8:30 a.m. – 5:00 p.m.	<b>6</b>
<b>7 "Real Estate Today" on AM 600 KOGO</b> 9:00 a.m. – 10:00 a.m.	<b>8 SPRING EXTRAVAGANZA Various Courses</b> 8:00 a.m. – 6:00 p.m.	<b>9 REIE Exchangers</b> 8:30 a.m. – 11:00 a.m. <b>Free Tempo Training (Day 2)</b> 9:15 a.m. – 4:30 p.m. <b>Government Affairs Roundtable</b> 2:00 p.m. – 3:00 p.m.	<b>10 SPRING EXTRAVAGANZA Various Courses</b> 8:00 a.m. – 6:00 p.m.	<b>11 Tax Planning</b> 9:00 a.m. – 11:00 a.m. (Coronado Service Center)	<b>12 SPRING EXTRAVAGANZA Various Courses</b> 8:00 a.m. – 6:00 p.m.	<b>13</b>	
<b>14 "Real Estate Today" on AM 600 KOGO</b> 9:00 a.m. – 10:00 a.m.	<b>15 SPRING EXTRAVAGANZA Various Courses</b> 8:00 a.m. – 6:00 p.m.	<b>16 REIE Exchangers</b> 8:30 a.m. – 11:00 a.m. <b>zipForm® Lecture</b> 9:00 a.m. – 11:00 a.m.	<b>17 SPRING EXTRAVAGANZA Various Courses</b> 8:00 a.m. – 6:00 p.m.	<b>18 Short Sales &amp; Foreclosures</b> 8:30 a.m. – 5:00 p.m. (South County Service Center) <b>RELAY® Lab</b> 9:00 a.m. – 12:00 p.m.	<b>19 Revisions to the RPA</b> 9:00 a.m. – 12:00 p.m.	<b>20 e-Negotiations</b> 9:00 a.m. – 4:00 p.m.	
<b>21 "Real Estate Today" on AM 600 KOGO</b> 9:00 a.m. – 10:00 a.m.	<b>22 Real Estate Professional Assistant (Day 1)</b> 9:00 a.m. – 4:00 p.m. <b>Tempo 5</b> 1:00 p.m. – 2:30 p.m. (Coronado Service Center)	<b>23 REIE Exchangers</b> 8:30 a.m. – 11:00 a.m. <b>Real Estate Professional Assistant (Day 2)</b> 9:00 a.m. – 4:00 p.m.	<b>24</b>	<b>25 zipForm® Online Lab</b> 9:00 a.m. – 12:00 p.m. <b>e-PRO® Free Workshop</b> 1:30 p.m. – 3:00 p.m. (Coronado Service Center)	<b>26 GRI – Investment Property Analysis</b> 8:00 a.m. – 5:00 p.m. <b>Short Sale Summit</b> 9:00 a.m. – 12:00 p.m. Doubletree, Mission Valley	<b>27</b>	
<b>28 "Real Estate Today" on AM 600 KOGO</b> 9:00 a.m. – 10:00 a.m.	<b>29 REIE Exchangers</b> 8:30 a.m. – 11:00 a.m. <b>Effective Negotiating</b> 9:00 a.m. – 4:00 p.m. (South County Service Center)	<b>30 VA Class for REALTORS®</b> 9:00 a.m. – 11:00 a.m. (Coronado Service Center)	<b>31</b>	<b>SHORT SALE SUMMIT ■ FRIDAY, MARCH 26</b> <b>9 a.m. to 12 p.m. ■ Doubletree, Mission Valley</b> Visit <a href="http://www.sdar.com">www.sdar.com</a> for details.			

Classes/Events held at Kearny Mesa location unless otherwise indicated.

All classes/events subject to change or cancellation.

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